

Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

1-17 (Cancelled)

18. (Currently Amended) A method for allowing only an owner to approve of a transaction, comprising:

acquiring a contact information that is unique to an owner;

receiving a request to authorize a transaction, subsequent to acquiring the contact

information, wherein the request is received by an authorization agent, wherein

the authorization agent is a bank, a credit card company, or an agent of the

bank; or the credit card company;

monitoring the owner to determine the latest contact information;

using the latest contact information from said monitoring to electronically send the

request to the owner from the authorization agent; and

sending an approval response to the request from the owner to the authorization agent if

the owner has approved of the request.

19. (Original) A method according to claim 18, wherein the contact information is an Internet address of the owner.

20. (Previously Presented) A method according to claim 18, wherein the owner is an owner of a credit card, and wherein the request includes a credit card number.

21. (Original) A method according to claim 18, wherein the request is a merchant approval request.

22. (Original) A method according to claim 19, wherein the merchant approval request is from an On-line store.
23. (Original) A method according to claim 18, wherein the transaction is a purchase made through the Internet.
24. (Original) A method according to claim 18, wherein the request is sent through the Internet.
25. (Original) A method according to claim 18, wherein the owner uses a Soft-card software to process the request.
26. (Original) A method according to claim 18, wherein the contact information is linked to a personal communication device.
27. (Original) A method according to claim 18, wherein the owner approves of the request by entering a approval code.
28. (Original) A method according to claim 18, further including the steps of:
providing a password by the owner in order to provide the contact information.
29. (Cancelled)
30. (Currently Amended) A method according to claim ~~[[29]]~~ 18, wherein the latest contact information is an
Internet address where the owner is conducting the transaction.
31. (Original) A method according to claim 18, wherein the contact information is a rapid communication address.
32. (Original) A method according to claim 18, wherein the transaction is an E-signature through the Internet.
33. (Original) A method according to claim 18, wherein the transaction is an ID card information to enter a Web site.

34. (Original) A method according to claim 33, wherein the ID card information includes a digital watermark.

35. (Original) A method according to claim 18, wherein the owner includes other users that are authorized by the owner.

36. (Currently Amended) A method for allowing only an owner to approve of a transaction, according to claim 18, further comprising:

acquiring a contact information that is unique to an owner;

providing a PIN number that is unique to the owner from a remote site to establish a different contact information to the remote site;

receiving a request to authorize a transaction, subsequent to acquiring the contact information, wherein the request is received by an authorization agent, wherein the authorization agent is a bank, a credit card company, or an agent of the bank; or the credit card company;

using the contact information from said monitoring to electronically send the request to the owner from the authorization agent; and

sending an approval response to the request from the owner to the authorization agent if the owner has approved of the request.

37. (Original) A method according to claim 36, wherein the remote site is away from the owner's home.

38. (Original) A method according to claim 36, wherein the different contact information is only established for a predetermined amount of time.

39. (Previously presented) A method for verifying that an authorized entity is using a credit card through the Internet, comprising:

entering a password that is known only to an authorized entity that can use a corresponding credit card;

monitoring the latest Internet address where the authorized entity is visiting through the Internet;

receiving a request to authorize a transaction from an Online business with a corresponding Internet address, wherein the request is received by an authorization agent, wherein the authorization agent is a bank that issued the credit card to the authorized entity, a credit card company, or an agent of the bank or the credit card company, and wherein the request includes a credit card number; and

comparing the latest Internet address with the corresponding Internet address from the Online business:

if the Internet addresses match, then sending from the authorization agent to the Online business an approval response to the request;

if the Internet addresses do not match, then sending from the authorization agent to the Online business a non-approval response to the request.

40. (Original) A method according to claim 39, further including:

monitoring whether the authorized entity is still log onto the Internet:

if the authorized entity has logged off the Internet, then not approving any request for authorizing the transaction.

41. (Previously Presented) A method for verifying that an authorized entity is using a credit card through the Internet, comprising:

entering a password that is only known to an authorized entity that can use a corresponding credit card;

providing a predetermined purchase order information about a transaction through the Internet;

receiving a request to authorize a transaction from an Online business with an actual purchase order information, wherein the request is received by an authorization agent, wherein the authorization agent is a bank that issued the credit card to the authorized entity, a credit card company, or an agent of the bank or the credit card company, and wherein the request includes a credit card number; and comparing the predetermined purchase order information with the actual purchase order information from the Online business:

if the predetermined purchase order information and the actual purchase order information match, then sending from the authorization agent to the Online business an approval response to the request;
if the predetermined purchase order information and the actual purchase order information do not match, then sending from the authorization agent to the Online business a non-approval response to the request.

42. (Previously Presented) A method for authorizing use of a card by a non-user of the card, comprising:
providing a card to a user, wherein the card is linked to a non-user of the card;
using the card to conduct a transaction; and
sending electronically an authorization request from an authorization agent to [[a]] the non-user of the card, wherein the authorization agent is a bank that issued the card to the non-user, a credit card company, or an agent of the bank or the credit card company, wherein:
approving the transaction by the authorization agent if the non-user agrees with the transaction made by the user; and
denying the transaction by the authorization agent if the non-user does not agree with the transaction made by the user.
43. (Original) A method according to claim 42, wherein the card is linked electronically to the non-user.
44. (Original) A method according to claim 42, the card is linked to an IP address of the non-user.
45. (Original) A method according to claim 42, wherein the non-user is an owner of the card.
46. (Original) A method according to claim 42, wherein the card is a credit card.
47. (Original) A method according to claim 42, wherein the card is an electronic wallet.

48. (Original) A method according to claim 42, wherein the card is a check having a bar code, wherein the bar code is used to link the check to the non-user.
49. (Withdrawn) A method according to claim 42, wherein the card is a check having a magnetic strip, wherein the magnetic strip is used to link the check to the non-user.
50. (Withdrawn) A method according to claim 42, wherein the card is a check having a DIGIMARC, wherein the DIGIMARC is used to link the check to the non-user.
51. (Original) A method according to claim 42, wherein the user is an employee, and the non-user is an employer.
52. (Original) A method according to claim 42, wherein the card can be only used for a predetermined purpose, wherein if the transaction is not within the predetermined purpose, then the non-user does not approve of the transaction.
53. (Original) A method according to claim 42, further comprising:
providing an authorization agent to link the card to the non-user; and
registering the link before the card is issued to the user, wherein the user does not know the link between the authorization agent and the card.
54. (Original) A method according to claim 53, further comprising:
registering a link between the authorization agent and the user; and
sending a notice to the user using the link by the authorization agent whether the user is using the card to conduct the transaction, wherein:
sending the authorization request to the non-user, if the user is using the card to conduct the transaction; and
denying the transaction, if the user is not using the card to conduct the transaction.
55. (Original) A method according to claim 42, wherein the transaction is conducted with an online merchant linked to the Internet.
56. (Previously presented) A method for parties to authenticate a transaction, comprising:
acquiring a corresponding contact information for each parties involved in a transaction;

providing an authorization agent to acquire the corresponding contact information,
wherein the authorization agent is a bank, a credit card company, or an agent of
the bank or the credit card company; and
sending electronically an authorization request from the authorization agent to the
corresponding contact information for each of the parties involved in the
transaction, wherein:
approving the transaction if all of the parties to the transaction approve of the
authorization request; and
disapproving the transaction if any of the parties to the transaction disapprove of
the authorization request.

57. (Original) A method according to claim 56, wherein the corresponding contact
information is an IP address.

58-62 (Cancelled)